

## CLAIMS

Therefore, having thus described the invention, at least the following is claimed:

1           1.       A system for promoting savings by enabling a consumer through at least  
2 one covered electronic transaction to convert loyalty points or other currency for a direct  
3 deposit into a savings vehicle, said system comprising:

4               an agreement with a consumer, wherein certain points are converted into a value,  
5 wherein the certain points are converted at a conversion rate, wherein the conversion rate  
6 is determined by the agreement, wherein the value is deposited;

7               a plurality of electronic data processing devices, wherein each of the plurality of  
8 electronic data processing devices is configured to communicate electronic data with at  
9 least one other of the plurality of electronic data processing devices, wherein the  
10 electronic data comprises information relating to a certificate;

11              a first electronic data processing device of the plurality of electronic data  
12 processing devices, further configured to transmit purchase data to a second electronic  
13 data processing device of the plurality of electronic data processing devices, wherein the  
14 purchase data comprises payment method data, wherein the purchase data further  
15 comprises consumer data, wherein the purchase data further comprises purchaser data,  
16 wherein the purchase data further comprises a certificate value;

17              the second electronic data processing device, further configured to receive the  
18 purchase data, wherein the second electronic data processing device is further configured  
19 to enter an order, wherein the order is stored in an electronic database, wherein the second  
20 electronic data processing device is further configured to generate a unique transaction  
21 identifier, wherein the second electronic data processing device is further configured to  
22 create a certificate data record, wherein the certificate data record is stored in an  
23 electronic customer database, wherein the certificate data record is transmitted to a third  
24 electronic data processing device of the plurality of electronic data processing devices;

25              the third electronic data processing device, further configured to receive the  
26 certificate data record; wherein the third electronic data processing device is further  
27 configured to transmit the certificate data record to a fourth electronic data processing  
28 device of the plurality of electronic data processing devices for the purpose of redeeming

29 the certificate data record; wherein the third electronic data processing device is further  
30 configured to transmit account data; where the account data identifies how the certificate  
31 value is directed;

32 the fourth electronic data processing device, further configured to receive the  
33 certificate data record and the account data; wherein the fourth electronic data processing  
34 device is further configured to create the account for a new consumer; wherein the fourth  
35 electronic data processing device is further configured to deposit the certificate value into  
36 a financial institution.

1 2. A method for implementing an on-line certificate program, comprising the  
2 steps of:

3 marketing a certificate program;  
4 receiving a purchase request for a certificate;  
5 processing the purchase request for the certificate;  
6 issuing the certificate; and  
7 redeeming the certificate.

1 3. The method of claim 2, wherein the step of redeeming the certificate  
2 comprises adding value to an account; wherein the account is designated by a certificate  
3 recipient.

1 4. The method of claim 3, wherein the certificate further comprises an  
2 electronic certificate, wherein the step of issuing the electronic certificate is performed  
3 electronically.

1 5. The method of claim 4, wherein the electronic certificate further comprises  
2 a link to a networked computer; wherein the networked computer is configured to  
3 perform the step of redeeming the electronic certificate.

1           6.     The method of claim 5, further comprising the step of creating a  
2     transaction record, wherein the transaction record further comprises a unique serial  
3     number.

1           7.     The method of claim 6, wherein the unique serial number comprises  
2     information content relating to the identity of the person redeeming the certificate,  
3     wherein the unique serial number further comprises information content relating to the  
4     date of issuance of the certificate; wherein the unique serial number further comprises  
5     information content relating to the date the redemption of the certificate; wherein the  
6     unique serial number further comprises information content relating to the identity of the  
7     purchaser of the certificate.

1           8.     The method of claim 3, wherein the certificate comprises a paper  
2     certificate, wherein the step of issuing the paper certificate comprises the step of creating  
3     an electronic certificate transaction record; wherein the step of issuing the paper  
4     certificate further comprises transmitting the electronic transaction record to a printing  
5     facility.

1           9.     The method of claim 8, wherein the step of redeeming the certificate  
2     further comprising the steps of:  
3                 establishing a communication link with an issuer;  
4                 communicating data relating to the certificate; and  
5                 crediting the account with the value of the certificate.

1           10.    The method of claim 9, wherein the communication link is selected from  
2     the group consisting of telephonic, computer network and physical delivery.

1           11.    The method of claim 10, further comprising the step of creating a  
2     transaction record, wherein the transaction record further comprises a unique serial  
3     number.

1           12.    The method of claim 11, wherein the unique serial number comprises  
2 information content relating to the identity of the person redeeming the certificate,  
3 wherein the unique serial number further comprises information content relating to the  
4 date of issuance of the certificate; wherein the unique serial number further comprises  
5 information content relating to the date the redemption of the certificate; wherein the  
6 unique serial number further comprises information content relating to the identity of the  
7 purchaser of the certificate.

1           13.    The method of claim 3, wherein the step of marketing the certificate  
2 program further comprises the step of directly soliciting business entities to participate in  
3 the certificate program.

1           14.    The method of claim 3, wherein the step of marketing the certificate  
2 program further comprises the step of establishing a network of marketing agencies;  
3 wherein the marketing agencies resell the certificates.

1           15.    A computer readable medium having a computer program for  
2 implementing a certificate program, the computer program for performing the steps of:  
3           receiving an order to purchase a certificate, wherein the certificate comprises a  
4 monetary value;  
5           processing the order to purchase the certificate;  
6           issuing the certificate;  
7           redeeming the certificate; and  
8           depositing the monetary value into an account.

1           16.     The computer readable medium as set forth in claim 15, wherein the step  
2 of receiving an order to purchase a certificate further comprises the steps of:

3           receiving identification data relating to a purchaser;

4           receiving identification data relating to a recipient;

5           receiving data relating to the monetary value;

6           receiving financial data relating to payment for the certificate; and

7           generating a certificate transaction.

1           17.     The computer readable medium as set forth in claim 16, wherein the step  
2 of processing the order to purchase the certificate further comprises the step of

3           creating a transaction record, wherein the transaction record further comprises a  
4 unique serial number.

1           18.     The computer readable medium as set forth in claim 17, wherein the step  
2 of issuing the certificate comprises the step of transmitting the certificate directly to the  
3 recipient, wherein the certificate is transmitted electronically to a computer.

1           19.     The computer readable medium as set forth in claim 17, wherein the step  
2 of issuing the certificate comprises the step of transmitting the certificate transaction to a  
3 certificate printing facility; wherein the certificate printing facility transmits a printed  
4 certificate directly to the recipient.

1           20.     The computer readable medium as set forth in claim 17, wherein the step  
2 of redeeming the certificate comprises a step selected from the group of: establishing a  
3 computer link, wherein the computer link is established via an internet website;  
4 communicating via telephone; and transmitting a printed certificate to the issuer.

1           21.     The computer readable medium as set forth in claim 20, wherein the step  
2 of depositing the monetary value into an account further comprises the step of  
3 transmitting the monetary value to an existing account, wherein the account is designated  
4 by the recipient.

1           22.     The computer readable medium as set forth in claim 20, wherein the step  
2 of depositing the monetary value into an account further comprises the steps of:  
3           creating the account, wherein the account is designated by the recipient; and  
4           transmitting the monetary value to the account.

1           23.     An electronic device for processing and managing a certificate program for  
2 increasing the value of a recipient designated account, the device comprising:  
3           a receiving unit for receiving a purchase request for a certificate;  
4           a processing unit for processing the purchase request;  
5           an issuing unit for issuing the certificate, wherein the certificate comprises a  
6 monetary value;  
7           an account creating unit for creating an account; and  
8           a redemption unit for redeeming the certificate; wherein the redemption unit is  
9 configured to deposit the monetary value into the recipient designated account.

1           24.     A method for processing an on-line certificate program, the method  
2 comprising the steps of :  
3           purchasing a certificate;  
4           issuing the certificate, wherein the certificate is transmitted to a recipient;  
5           redeeming the certificate for a monetary value; and  
6           directing the monetary value to a savings vehicle, wherein the savings vehicle is  
7 selected by the recipient.

1           25.    The method of claim 24, wherein the step of purchasing the certificate  
2 further comprises converting award program loyalty points, wherein the award program  
3 loyalty points are assigned a currency value, wherein the currency value corresponds to  
4 the monetary value of the certificate.

1           26.    The method of claim 25, wherein the savings vehicle is selected from the  
2 group consisting of a savings account, a college savings account, a retirement savings  
3 account, a mutual fund, a certificate of deposit, a money market account and a brokerage  
4 account.

1           27.    The method of claim 24, wherein the step of purchasing the certificate  
2 further comprises receiving a payment.

1           28.    The method of claim 27, wherein the payment is selected from the group  
2 consisting of cash, credit account, credit card, and check.

1           29.    The method of claim 28, wherein the savings vehicle is selected from the  
2 group consisting of a savings account, a college savings account, a retirement savings  
3 account, a mutual fund, a certificate of deposit, a money market account and a brokerage  
4 account.

1           30.    The method of claim 24, wherein the step of redeeming the certificate  
2 further comprises designating an organization, wherein the organization comprises a non-  
3 profit organization.

1           31.    The method of claim 24, wherein the step of purchasing the certificate is  
2 performed by an individual.

1           32.    The method of claim 24, wherein the step of purchasing the certificate is  
2 performed by a business organization.

1           33.    The method of claim 32, wherein the business organization purchases the  
2    certificates to provide an employee benefit.